

MODIFIED CLAIMS

[ viewed by the International Bureau on January 19, 1999 according to the Article 19 PCT; original claims 1, 10-12 and 14-16 are modified; other claims are unchanged]

1. Process enabling financial transactions between a purchaser, at least one seller and at least one financial institute, characterised in that :

- a first connection (5) is set between an electronic purse (2) carried by the purchaser and a financial institute (1) from which the purchaser is related to,

5 - at least a second connection (6) is set between said electronic purse (2) carried by the purchaser and a cashing device (3) owned by the seller, and

- for said second connection or any other second connection (6), a third connection is set (7, 8) between said cashing device (3) owned by a seller and the financial institute (1) from which the purchaser is related to,

10 - an identification code from said electronic purse is transmitted when each of said connections (5, 6, 7, 8) is set.

2. Process according to claim 1, characterised in that the third connection (7, 8) is set through a second financial institute (4) from which the seller is related to.

15 3. Process according to one of preceding claims, characterised in that said first connection (5) is of radio-electric type on at least a portion of its path.

4. Process according to claim 3, characterised in that the first connection (5) of radio-electric type is realised by a mobile phone (23).

5. Process according to one of preceding claims, characterised in that the second connection (6, 60) is realised by a card including writable memory means (61).

20 6. Process according to one of claims 1 to 3, characterised in that the second connection (6, 60) is of radio-electric type.

7. Process according to one of claims 1 to 3, characterised in that the second connection (6, 60) is of infrared type.

25 8. Process according to one of claims 1 to 3, characterised in that the second connection (6) is realised by a connecting cable (63) which links a connector of the electronic purse (2) to a connector of the cashing device (3).

9. Process according to one of preceding claims, characterised in that the third connection (7, 8) transits on the telephone network (70, 80) for at least a portion of its path.

30 10. Process according to one of preceding claims, characterised in that the first connection (5) includes further in particular the steps of :

- transmission of a PIN code,

- transmission of a spending authorisation request for a specific amount of money, and

- transmission of a spending authorisation of the specific amount of money, and/or

5        - transmission of the specific amount in electronic money.

11. Process according to one of preceding claims, characterised in that the second connection (6) includes further in particular the steps of :

- transmission of the spending authorisation of a specific amount of money, and/or

10       - transmission of the specific amount in electronic money.

12. Process according to one of preceding claims, characterised in that the third connection (7, 8) includes further in particular the steps of :

- transmission of an identification code from the cashing device, and

- transmission of the spending authorisation of a specific amount of money,

15       and/or

- transmission of the specific amount in electronic money.

13. Process according to one of claims 10 and 11, characterised in that the first and/or second connection (5, 6) includes in particular a step of :

20       - transmission of a recognition code of a parameter suitable for the buyer, said buyer introducing said parameter by a keyboard (20) of the electronic purse (2) and/or by a recording device (25) of said parameter, said recognition code being separately transmitted or combined with the identification code from the electronic purse (2).

14. System to implement the process according to one of the preceding claims, characterised in that it includes following means :

25       - a first device (10, 22, 23, 24) for establishing a first connection (5) between an electronic purse (2) carried by the buyer and a financial institute (1) from which the buyer is related to,

30       - a second device (22, 61) for establishing a second connection (6) between the electronic purse (2) carried by the buyer and a cashing device (3) owned by a seller, and

- a third device (10) for establishing a third connection (7, 8) between said cashing device (3) owned by a seller and the financial institute (1) from which the buyer is related to

35       - said first, second and third devices for establishing a connection being able to transmit an identification code from the electronic purse.

15. System according to claim 14, characterised in that said third device for establishing a third connection (7, 8) includes connecting means (70) between the

cashing device (3) owned by a seller and a financial institute (4) from which the seller is related to, and other connecting means (80) between said financial institute (4) from which the seller is related to and the financial institute (1) from which the buyer is related to.

5           16.    Electronic purse (2) being part of a system according to one of claims 14 or 15, and for executing a process enabling financial transactions between a purchaser, at least one seller and at least one financial institute according to one of claims 1 to 13, characterised in that it includes in particular :

10               - a first device (22, 23, 24) for establishing a first connection (5) with a financial institute (1), and

              - a second device (61) for establishing a second connection (6) with a cashing device (3),

              - said devices for establishing a first and a second connections being able to transmit an identification code from said electronic purse.

15           17.    Electronic purse according to claim 16, characterised in that said first device for establishing a first connection includes in particular transmitting and receiving means (22, 24) of radio-electric signals (51, 52, 55).

              18.    Electronic purse according to claim 16, characterised in that said first device for establishing a first connection includes mobile phone means (23).

20           19.    Electronic purse according to one of claims 16 to 18, characterised in that said second device for establishing a second connection (60) includes in particular a device for introducing a chip card (61) and a device for writing in a writable memory of said chip card.

25           20.    Electronic purse according to one of claims 16 to 18, characterised in that said second device for establishing a second connection (62) includes in particular radio-electric transmitting and receiving means.

              21.    Electronic purse according to one of claims 16 to 18, characterised in that said second device for establishing a second connection (62) includes in particular transmitting and receiving means of an infrared radiation.

30           22.    Electronic purse according to one of claims 16 to 18, characterised in that said second device for establishing a second connection includes in particular a connector for a connection by cable (63) with said cashing device.

              23.    Electronic purse according to one of claims 16 to 22, characterised in that it is controlled by a computer program.

35           24.    Electronic purse according to claim 23, characterised in that said computer program is able to carry out a financial transaction according to any currency.

26. Electronic purse according to one of claims 16 to 25, characterised in that it includes further beacon means (27) allowing to localise it.

28. Electronic purse according to one of claims 16 to 27, characterised in that it includes a sensitive zone (25) able to record a parameter suitable for the user such as a fingerprint or a signature.